

B6F (Official Form 6F) (12/07)

In re **Ronald E. Bivins**
Jennifer L. BivinsCase No. **08-42551 Amendment 2**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: AFNI Inc. PO Box 4127 Concorde CA 94524	C	DATE INCURRED: CONSIDERATION: Collecting for - Cingular REMARKS:		X		\$236.61
ACCT #: Asset Acceptance PO Bx 795161 San Antonio, T 78279-5101	C	DATE INCURRED: CONSIDERATION: Collecting for -Cingular REMARKS:		X		\$740.00
ACCT #: Att Univesal Card PO Box 6500 Sioux Falls SD 57115	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:		X		\$10,513.00
ACCT #: Bank of America PO Box 15726 Wilmington DE 19886	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:		X		\$19,952.00
ACCT #: Bank One/Chase 3451 Harry Truman Blvd. St. Charles MO 63301	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Cingular PO Box 6444 Carol Stream IL 60197	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
Subtotal >						\$31,441.61
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

4 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Ronald E. Bivins**
Jennifer L. BivinsCase No. **08-42551 Amendment 2**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: Citi PO Box 6407 The Lakes NV 88901	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:	X	\$14,646.00
ACCT #: City of Dallas Credit Union PO Box 815909 Dallas, TX	C	DATE INCURRED: CONSIDERATION: Loan REMARKS:	X	\$5,037.00
ACCT #: Client Service, Inc. 3451 Harry S. Truman Blvd. St. Charles, MO 63301	C	DATE INCURRED: CONSIDERATION: Collecting for Bank One/Chase REMARKS:	X	\$9,324.00
ACCT #: Dallas Central Appraisal District 2949 N. Stemmons freeway Dallas, TX 75247	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:		Notice Only
ACCT #: Dell Financial Services PO Box 6403 Carol Stream, IL 60197-6403	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:	X	\$1,220.00
ACCT #: First USA Bank 80 Holtz Dr. Buffalo, NY 14225	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:	X	\$4,500.00

Sheet no. **1** of **4** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims**Subtotal >****\$34,727.00****Total >**(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Ronald E. Bivins**
Jennifer L. BivinsCase No. **08-42551 Amendment 2**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Hosto & Buchan PLLC PO Box 3397 Little Rock, AR 72203	C	DATE INCURRED: CONSIDERATION: Collecting for - Citi REMARKS:	X			Notice Only
ACCT #: Internal Revenue Service P.O.Box 21126 Philadelphia, PA 19114	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Lowe's 2015 Vaughn Rd. NW Blvd. 400 Kennesaw, GA 30144	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:		X		\$791.00
ACCT #: LTD Financial Services 7322 SW Freeway #1600 Houston TX 77074	C	DATE INCURRED: CONSIDERATION: Collecting for -ctibank REMARKS:		X		\$5,040.75
ACCT #: LVNV Funding POBox 10497 Greenville SC20603-0584	C	DATE INCURRED: CONSIDERATION: Collection Agency REMARKS:		X		\$13,200.00
ACCT #: xxxx3590 NAFS PO Box 9027 Williamsville NY	C	DATE INCURRED: CONSIDERATION: Collecting for - Chase Bank USA REMARKS:		X		\$9,324.62

Sheet no. **2** of **4** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims**Subtotal >****\$28,356.37****Total >**(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Ronald E. Bivins**
Jennifer L. BivinsCase No. **08-42551 Amendment 2**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Paragonway, Inc. 2101 W. Ben White Blvd. #102 Austin TX 78704	C	DATE INCURRED: CONSIDERATION: Collection Agency REMARKS:		X		\$209.00
ACCT #: Portfolio Recvry & Affil. 120 Corporate Blvd. Ste 1 Norfolk VA 23502	C	DATE INCURRED: CONSIDERATION: Collecting for - Tri City Health Center REMARKS:		X		\$363.00
ACCT #: Saks Fifth Avenue PO Box 41649 Philadephia PA 19101	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: Schwartz & Erchelbaum 7400 Gaylord Pkwy. Ste.200 Frisco, TX 75034	C	DATE INCURRED: CONSIDERATION: Services REMARKS:		X		\$60,000.00
ACCT #: Sears PO box 469046 Escondido CA 92046	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:		X		\$12,188.00
ACCT #: Texas Employment Commission TEC Bldg. Tax Dept. Austin TX 78778	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$72,760.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Ronald E. Bivins**
Jennifer L. BivinsCase No. **08-42551 Amendment 2**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Texas Workforce Commission PO BOX 149080 Austin, TX 78714-9080	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Tri City Health Center PO Box 12914 Norfolk VA 23541	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: U. S. Attorney Main Justice Bldg. 10th & Pennsylvania NW Washington, DC 20530	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: U. S. Attorney 700 National Bank Tower 110 N. College Ae. Tyler, TX 75702	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: U. S. Trustee 300 Plaza Tower 110 North College Ave. Tyler TX 75702	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Zales PO Box 689182 Des Moines, IA 50368	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:		X		\$2,335.00

Sheet no. **4** of **4** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims**Subtotal >****\$2,335.00****Total >****\$169,619.98**(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6 Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

In re **Ronald E. Bivins**
Jennifer L. Bivins

Case No. **08-42551 Amendment 2**Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	No	1	\$120,000.00			
B - Personal Property	No	5	\$30,504.00			
C - Property Claimed as Exempt	No	2				
D - Creditors Holding Secured Claims	No	1			\$109,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	No	1			\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5			\$169,619.98	
G - Executory Contracts and Unexpired Leases	No	1				
H - Codebtors	No	1				
I - Current Income of Individual Debtor(s)	No	1				\$4,833.34
J - Current Expenditures of Individual Debtor(s)	No	2			\$6,884.00	
TOTAL		20	\$150,504.00	\$278,619.98		

Form 6 - Statistical Summary (12/07)

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

In re **Ronald E. Bivins**
Jennifer L. Bivins

Case No. **08-42551 Amendment 2**Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.

§ 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$4,833.34
Average Expenses (from Schedule J, Line 18)	\$6,884.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$2,060.54

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$169,619.98
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$169,619.98

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE: **Ronald E. Bivins**
Jennifer L. Bivins

CASE NO. **08-42551 Amendment 2**

CHAPTER **7**

Certificate of Service

I hereby certify that a true and correct copy of Amendment 2 adding 2 creditors to Schedule F and Summary of schedules has been mailed to the following:

U.S Trustee
110 N. College Ave.
Suite 300
Tyler, TX 75702

Signed this 26th day of September 2008

/s/ Reedy Macque Spigner

and the following creditors:

AFNI Inc.
PO Box 4127
Concorde CA 94524

Bank One/Chase
3451 Harry Truman Blvd.
St. Charles MO 63301

Dallas Central Appraisal District
2949 N. Stemmons freeway
Dallas, TX 75247

Asset Acceptance
PO Bx 795161
San Antonio, T 78279-5101

Cingular
PO Box 6444
Carol Stream IL 60197

Dell Financial Services
PO Box 6403
Carol Stream, IL 60197-6403

Att Univesal Card
PO Box 6500
Sioux Falls SD 57115

Citi
PO Box 6407
The Lakes NV 88901

First USA Bank
80 Holtz Dr.
Buffalo, NY 14225

Bank of America
PO Box 650260
Dallas TX 75265-0260

City of Dallas Credit Union
PO Box 815909
Dallas, TX

Hosto & Buchan PLLC
PO Box 3397
Little Rock, AR 72203

Bank of America
PO Box 15726
Wilmington DE 19886

Client Service, Inc.
3451 Harry S. Truman Blvd.
St. Charles, MO 63301

Internal Revenue Service
P.O.Box 21126
Philadelphia, PA 19114

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE: **Ronald E. Bivins**
Jennifer L. Bivins

CASE NO. **08-42551 Amendment 2**

CHAPTER **7**

Certificate of Service

(Continuation Sheet #1)

Lowe's
2015 Vaughn Rd. NW Blvd. 400
Kennesaw, GA 30144

Schwartz & Erchelbaum
7400 Gaylord Pkwy. Ste.200
Frisco, TX 75034

U. S. Trustee
300 Plaza Tower
110 North College Ave.
Tyler TX 75702

LTD Financial Services
7322 SW Freeway #1600
Houston TX 77074

Sears
PO box 469046
Escondido CA 92046

Zales
PO Box 689182
Des Moines, IA 50368

LVNV Funding
POBox 10497
Greenville SC20603-0584

Texas Employment Commission
TEC Bldg. Tax Dept.
Austin TX 78778

NAFS
PO Box 9027
Williamsville NY

Texas Workforce Commission
PO BOX 149080
Austin, TX 78714-9080

Paragonway, Inc.
2101 W. Ben White Blvd. #102
Austin TX 78704

Tri City Health Center
PO Box 12914
Norfolk VA 23541

Portfolio Recvry & Affil.
120 Corporate Blvd. Ste 1
Norfolk VA 23502

U. S. Attorney
Main Justice Bldg.
10th & Pennsylvania NW
Washington, DC 20530

Saks Fifth Avenue
PO Box 41649
Philadelphia PA 19101

U. S. Attorney
700 National Bank Tower
110 N. College Ae.
Tyler, TX 75702